

Patent

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: HUANG et al.

Serial No.: not yet assigned

Filing Date: herewith

For: METHOD AND APPARATUS FOR  
DETERMINING A CUSTOMER'S  
LIKELIHOOD OF PAYING OFF A  
FINANCIAL ACCOUNT

)  
)  
) Examiner: not yet assigned

)  
) Group Art Unit: not yet assigned

)  
) Attorney Docket No.: G06.005



10/23/02  
PH  
#1/2

Commissioner for Patents  
Washington, D.C. 20231

**INFORMATION DISCLOSURE STATEMENT**

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed concurrently with the above-identified application.

Respectfully submitted,

December 31, 2001  
Date

A handwritten signature in black ink, appearing to read "Scott B. Allison", written over a horizontal line.

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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	not yet assigned
				Filing Dat	herewith
				First Named Inventor	HUANG et al.
				Group Art Unit	not yet assigned
				Examiner Name	not yet assigned
Sheet	1	of	1	Attorney Docket Number	G06.005

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	A	4,908,761		Tai	3/13/90	
	B	5,201,010		Deaton et al.	4/6/93	
	C	5,388,165		Deaton et al.	2/7/95	
	D	5,621,812		Deaton et al.	4/15/97	
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	G	5,974,396		Anderson et al.	10/26/99	
	H	6,026,370		Jermyn	2/15/00	
	I	6,292,785 B1		McEvoy et al.	9/18/01	
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	K	6,298,348 B1		Eldering	10/2/01	
	L	6,307,958 B1		Deaton et al.	10/23/01	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. 1	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.